

REMARKS

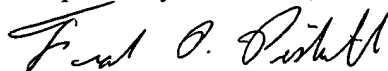
Claims 1-21 are pending. By this Amendment, claims 1, 16, and 21 are amended.

Applicants' representative appreciates the courtesy extended by the Examiner in the telephonic interview of June 7, 2005. Applicants have submitted amendments to clarify the requirement that the data on the data field that is affixed to the display sheet can activate all of the plurality of accounts associated with the plurality of cards. Applicants believe the amendments to the claims are consistent with the language and the issues discussed during that interview and would appreciate an opportunity to modify the amendments in the event that the Examiner still has concerns.

In view of the foregoing, it is submitted that this application is in condition for allowance. Favorable consideration and prompt allowance of the application are respectfully requested.

The Examiner is invited to telephone the undersigned if the Examiner believes it would be useful to advance prosecution.

Respectfully submitted,



Frank P. Piskolich

Registration No. 52,123

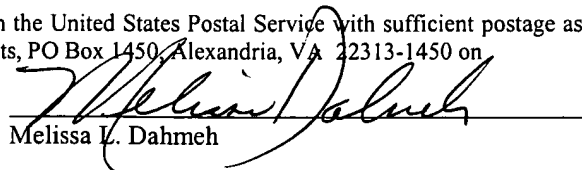
Customer No. 22859
Fredrikson & Byron, P.A.
200 South Sixth Street, Suite 4000
Minneapolis, MN 55402-1425 USA
Telephone: (612) 492-7000
Facsimile: (612) 492-7077

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Melissa L. Dahmeh